

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

KRISTY M ST JOHN MICHEL

Debtor(s)

Case No. 09-11931

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/03/2009.
- 2) The plan was confirmed on 06/24/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/11/2014.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,250.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$52,655.00
Less amount refunded to debtor	\$1,354.98

NET RECEIPTS: \$51,300.02

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,752.30
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,752.30

Attorney fees paid and disclosed by debtor: \$2,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BAC HOME LOANS SERVICING	Secured	144,806.00	138,510.72	146,060.88	0.00	0.00
BAC HOME LOANS SERVICING	Secured	NA	1,550.16	1,550.16	0.00	0.00
BENEFICIAL/HOUSEHOLD FINANCE	Unsecured	14,285.00	NA	NA	0.00	0.00
BENJAMIN LEGAL SERVICES	Priority	1,000.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	3,152.00	3,181.99	3,181.99	1,135.62	0.00
COUNTRYWIDE HOME LOANS	Secured	485,948.00	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	1,384.20	0.00	1,384.20	1,384.20	0.00
DEPT STORES NATL BANK VISA	Unsecured	5,539.00	5,538.68	5,538.68	1,976.70	0.00
DEPT STORES NATL BK/MACYS	Unsecured	1,632.00	1,632.02	1,632.02	582.45	0.00
EAST BAY FUNDING	Unsecured	1,955.00	1,955.26	1,955.26	697.81	0.00
EAST BAY FUNDING	Unsecured	2,519.00	2,519.97	2,519.97	899.35	0.00
EAST BAY FUNDING	Unsecured	22,822.00	23,377.98	23,377.98	8,343.36	0.00
GMAC	Secured	NA	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	10,541.00	10,541.00	10,541.00	10,541.00	0.00
LVNV FUNDING	Unsecured	7,086.00	7,518.41	7,518.41	2,683.25	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	31,062.00	31,062.54	31,062.54	11,085.89	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	10,064.00	10,064.58	10,064.58	3,591.94	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	6,284.00	6,284.55	6,284.55	2,242.89	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	6,871.00	6,677.86	6,677.86	2,383.26	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$146,060.88	\$0.00	\$0.00
Mortgage Arrearage	\$1,384.20	\$1,384.20	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,550.16	\$0.00	\$0.00
TOTAL SECURED:	\$148,995.24	\$1,384.20	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,541.00	\$10,541.00	\$0.00
TOTAL PRIORITY:	\$10,541.00	\$10,541.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$99,813.84	\$35,622.52	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,752.30</u>
Disbursements to Creditors	<u>\$47,547.72</u>
TOTAL DISBURSEMENTS :	<u>\$51,300.02</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/28/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.